

3/21/2022

To Whom It May Concern,

Claim: 36-29L1-57B

Insured: Robert Bales

Upon review of the photos from your 3<sup>rd</sup> party evaluator, that submitted photos from the initial inspection on January 18, they believed that there was significant hail damage to the roof. You can clearly read the number of hail hits on the Front slope as 10+ and Rear as 10+ hail hits on the report you provided from that company. I could still see the markings when I came to evaluate the roof. Yet, this report states no hail damage was found. Why do the photos clearly show that the person taking the photos thought that it was hail damage, but their report says otherwise? It seems that someone at the desk, that wasn't on the property reversed the findings. Where are the close-up photos of the areas that he chalked on the roof? I don't see any of those photos in what you sent over to me.

Also, upon reinspection with J.R. and his counterpart, it became quickly very clear that his counterpart was there to discount any potential for qualifying damage as hail damage. State Farm is imposing a company guideline of saying there needs to be mat fracturing or bruising present, to deny the hail damage, which is a violation of the contractual obligation between State Farm and the insured. This requirement is not listed in their policy.

The insured has upheld his duties after loss, but State Farm has not done so. Requiring there to be a mat fracture or bruise to the backing is not required per policy. No one disagreed that there was granule loss due to hail impacts when we were at the property but there was disagreement on the definition of hail damage. Hail damage is a change in the shingle due to the impact of the hail. This can be as simple as granule loss in a circular, oval or irregular shape. This granule loss prematurely ages that shingle by exposing the backing to UV rays. Furthermore, the granules are what help raise the flashpoint of the shingle and their loss puts the homeowner and State Farm at greater risk of the roof being damaged should a fire break out. At the site, I was told there wasn't bruising but there was not a single shingle pulled up to verify that fact and again that isn't required for hail damage. Every time JR would say there was a hail hit, his counterpart would say no it doesn't qualify because he doesn't think it is bruised but

It is disappointing that State Farm is not indemnifying our mutual client per the contractual policy that you agreed to when the policy went into effect.

The photos from the SF reinspect even demonstrate hail damage and clear granule loss in a circular or irregular shape which is indicative of hail, not wear and tear. Wear and tear does not occur in these shapes.

Here is a photo from the State Farm Brochure that shows hail damage. Next to it is damage found on this roof. They exhibit similar characteristics:

This homeowner needs a roof replacement based upon hail damage sustained at the home.

Sincerely,  
Meleah Meadows  
Ally Public Adjusters  
Lic#3000955374